



Winning at Wealth Module 1

Recording Transcript

Vanessa: Hello, and welcome to this program on Winning at Wealth. I'm Vanessa Shaw, and I am really excited that we're going to be embarking on this journey together. We have seven packed and amazing modules ahead of us. I'm really not going to be holding back in terms of taking you on this journey so that you can be really winning the game of wealth rather than losing it.

So let's get started. I think, first and foremost, we need to really clarify what we mean by wealth. It's one of those words that has many different meanings for people. I think, traditionally, it's typically been associated with money, and we think of wealth just in terms of some of the financial pieces. I definitely want to offer an expanded version of wealth for this program so, for me, when I'm thinking about wealth and winning the game of wealth, there are definitely three components to it. For sure, there is the financial aspect, the income. How much income am I actually generating in my business? If I'm struggling to make ends meet, going paycheck to paycheck, client to client, not feeling that there's ever enough, I'm certainly not going to feel wealthy. So, income is a really key piece. And certainly, we run our business for ourselves, so it has to be a key piece.

But let's also take it a step further. The other side, for me, around wealth is about making a bigger impact or contribution. How are we actually impacting the world around us? How are we impacting our own lives or the lives of our loved ones? Impacting those that are near and dear to us, and really making a bigger contribution with the clients that we touch with the ripple effect that we create in the world, and being able to pay back to causes close to our own hearts. So when I think about impact, I'm really thinking about it like we're a little pebble tossed into the middle of a pond. The ripples, created by our impact, start with us

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but the effects expand out around us.

The third aspect for me around wealth is lifestyle. Again, I know - not necessarily making assumptions here - many people, when hearing the word lifestyle, imagine a very luxurious, affluent lifestyle. While that might be what you want for yourselves, I also want to take that just a little step further as well. Lifestyle is the way you are living your life. It's life on your terms. It's the lifestyle you want. It is how much do you want to be working? What does that look like? Where do you want to be living, what are the types of experiences that you want to have in your life, and how do you want to broaden your horizons? Does that mean travel? Does it mean extra study? Does it mean a lot of learning and personal development?

Those can all be aspects of your lifestyle, because they are all aspects of how you are spending your life, how you are actually using that time. Also, of course, it's going to be time for loved ones, time for family, time for friends, time for enjoyment. Certainly, it will bring into place some of the more material aspects of lifestyle. There's nothing wrong with wanting certain material possessions, or a lovely home in a beautiful neighborhood, or wanting to put your children through certain schools. Having a car that you love is more than just about functioning. You just love being in it, driving it, and you spend a lot of time in it. So for sure, lifestyle encompasses some of those material aspects as well.

I think the third and final piece to this that I want to add, which is so often neglected, is how we are experiencing our lifestyle from an emotional perspective. By that, I mean your emotional well-being as you live your life. We all know of people that perhaps appear to have an awful lot and might look like they are very wealthy on the outside. Yet, they're miserable, they're angry, they're frustrated, they don't seem to be enjoying life. So for me, an important aspect of that lifestyle is that I actually get to enjoy it and that I'm experiencing a lot of joy, a lot of positive emotion. It's never always going to be 100% that way; I'm very realistic in that. But you know that I'm passionate about what I'm doing,

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passionate about the difference that I'm making in the world, and the contribution I'm making, and that I do get to enjoy the fruits of my labor. I am prepared to work hard and put in the hours, but I also want to make sure that, from an emotional standpoint, I'm enjoying what I'm doing and I'm getting my payback at an emotional level.

You will likely have your own definition of wealth however, in this program we are focusing on the aspects of income, the impact you have on the world around you, and lifestyle - remembering your emotional well-being so that you really get to enjoy living the wealthy lifestyle that you want to, and having a level of happiness, enjoyment and fulfillment inside of that.

I'm going to encourage you to think about what your own definition of wealthy would actual look like, and what that would really mean to you personally, but I want to give us a generic definition for the purpose of this program. Because we are all business owners, the question of income needs to come up. Many times when talking about wealth, people talk about the more health related aspects of a wealthy lifestyle, being more well-rounded or perhaps more spiritual aspects of a wealthy lifestyle. And sometimes those income pieces can be neglected in that. And yet income and how much you generate is also going to dictate, as we'll see later on in an upcoming module, it will influence the impact that you are having in the world. Because the more income you're able to generate, you will see the bigger the impact you can have. And the more that that will also free up choices around the lifestyle that you are able to enjoy. But without the income component, the impact or contribution and the lifestyle piece won't hold up on their own. So this is why we have to start there, and be okay with starting there.

One of the first steps with winning at wealth is making sure that we actually have the right mindset, a wealthy mindset that can lay the foundation for bringing in more wealth and money into your business. Because a lot of mindset, first and foremost, it's how we think, but I'm going to take that a stage further as well

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today. It's not only how we think, our beliefs, our values around money, and our assumptions and our judgments, it's also our emotional responses. It's the mindset, the way we think, combined with our emotions. You're going to see why that is such an important distinction later on. Because if it was just a question of being able to think differently...and probably a lot of us think we are, we probably think we have the right mindsets, or "Well, I'm thinking those things, yet I'm still not getting the results." If it was just a question of being able to think differently and give ourselves new thoughts, don't you think everybody would be getting the kinds of results that they want to? And we have to question, you know, why is that. There's an awful lot around positive mindset, having the right mindset, and so many teachings around that. So what are the other components that are still affecting us, that means we're not getting the results that we want to? And that, again, is very much the emotional aspect of it.

And as we go through this program, I think one of the things that you're going to start to see for yourself is that the subject of wealth, in particular of money, is a very emotional subject. It brings up an awful lot of stuff in each and every one of us. We all have a story about it; we all have something to say about it. We've all had our experiences around that, that translate into an emotional response. So given that they can be some quite strong emotional responses around wealth and money, I'm giving you full permission here in this program to be really kind to yourselves, okay? This is a program where you're going to start to transform the way you view money, start to do things differently, really get some different results in your business. And as I say, it's important to be compassionate and kind as you go on this journey. And just notice as well what comes up for you. You're going to have time to get questions answered. And we've got our Facebook community as well where we can share things; it's a private community for us.

But also, when we have a strong emotional response to something, that often indicates that that really is a place for us to grow, right? It's not a place for us to avoid. It's indicative of our next learning edge, so to speak, and a place that we

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can really grow and make a breakthrough. So as you go through this program, notice where that comes up for you. And as I say, if you're able to navigate that, get help and support and do the work inside of this program, you're going to start to see that you're going to be very different by end of it, which is exciting.

So coming back to the mindset, I like liken this to almost like an iceberg. You know, when we imagine an iceberg, we see the tip of the iceberg coming through the water. And that tip probably represents about 10% of the entire iceberg. And then 90% of what we can't see is beneath the surface. And that's just the same way that we are as human beings. We've got the external piece that we can see, and then it's like what are those deeper workings that are inside of us, that are like the piece of the iceberg that is beneath the surface of the water. And in there, we're going to have our thoughts, our inherited beliefs, what we value, our judgments, our assumptions, our emotions, like everything else, our stories that we carry with us from the past, our inherited patterns from our families. All of that is going on beneath the surface of the water. And so sometimes what tends to happen is that we say it, like on the surface level, and that area that we can actually see, "Well, this is the direction that I want to be headed. These are the goals that I want to achieve. This is what I want. This is where I'm headed."

But then beneath the surface, it's as if all of those other things, you know, our mindsets, our emotions, our value, everything else is going in the other direction. They're not aligned with what we say we want, and so it creates a lot of disconnect. Now, it's also well documented that most of our behavior, it happens unconsciously. We're creatures, first and foremost, as human beings, but we're creatures of habit. We just have a lot of automatic responses, and we need to be like that, because otherwise, living our lives would just be exhausting if we had to stop and think about how to breathe, for example. We wouldn't have the capacity to do anything else. But equally so, what that means is that we have a lot of behaviors that are automatic. And probably as much as 90%, or even higher, of our behavior is actually happening unconsciously. It's everything being driven by what's going on beneath the surface. And a lot of the time, those are things that

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are unknown to us; they're happening at that much, much deeper level. So even if there can be some awareness around them, we're not necessarily aware of them on a daily basis. And yet, those are the very aspects that are going to be holding us back from getting those things that we say we want for our life and for our business.

So we need to start to take a deeper look at what are some of those mindset pieces, particularly around wealth and money, that might be holding us back. And I think that there's a lot of misconceptions out there, a lot of stories that we've all grown up with, particularly relating to money, that we need to get out on the table and work out what those are for ourselves. So one of the ones that I like to think about is that money will somehow make us a greedy or a bad person, right? That it's somehow spiritually misguided or wrong for us to actually even want more; that it's selfish. These are typically not qualities that we actually want to have in ourselves. And so if at a deeper level that's really what we believe, or guess what, we don't want to become that kind of a person, so all of a sudden, we're saying that we want one thing, yet we've got these associations that are quite negative, pulling us in the other direction, and it creates some conflicts. So that fear of being perceived, as I say, as somebody that's greedy, somebody that's selfish, at some level, as I say, bad or shallow, or as I say, spiritually misguided or manipulative, it's going to stop us from wanting to have more.

Also, there can be a lot of blame as well, around money, that's, again, perhaps going on an unconscious level. We might be blaming the lack of time. That's honestly one of the excuses I hear most of all, is when I say to people, "What is it that's really stopping you getting to there?" And people will say it's a lack of time. And what you're doing there, is we're giving away our power to something else. We're saying it's because of time that I haven't got what I want, but the truth is, we've all got the same time in our day. We've all got 24 hours. We're never going to have more time. That's an absolute given. And we know for well that it can't be time, because everybody would have the same amount of money if time were the only reason. If it's 24 hours in a day for everybody, if that were really the truth,

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then everybody should be having the same access, the same amount of income. But we know that, of course, that's not true. So time can't really be the reason, but yet a lot of people blame time.

Blame the economy. "Oh, it's been a tough economy." Now that's not to say that bad things don't happen when there's an economic downturn, and there are certain businesses that can be really affected by it. But again, we have to be so careful, from a mindset perspective, that we don't use that as an excuse. I always remember, this is one of the stories I share, is when I first started out in my coaching practice. I found myself in a circle of coaches, that it was a downturn in the economy, and everybody was starting to say things like, "Well, nobody's investing in coaching. Coaching feels like a luxury item. And in organizations, they're cutting back on it, and learning and development don't want to invest in it. The economy's just not good. And you can't possibly get a full-time income, all of your income just from coaching." That was the mindset that was prevailing around me at the time.

Fortunately, I chose not to listen to it, and didn't associate myself with those people. So when everybody else wasn't successful, inside of those circles, my business was taking off. So we have to be so careful that we don't start to blame something outside of us, and even bigger, we start to blame things in the universe. We start to almost think that the planets aren't aligned; the timing's not right. But how would you ever know when the timing even is going to be right? It's always the right time to learn, to grow, to be more of who you could be, and make a bigger impact. Why would it not be the time?

So these are some of the places as well where we can really give away our own power, perhaps unconsciously, and sort of blame, right? Give over our power to other situations and circumstances. Or otherwise, we're blaming people, blaming sometimes that we're not speaking to the right clients. We're blaming our partners, we're blaming our family, and we're blaming our past. And these are some of the things that are going to, at a deep level, hold us back. One of the



other areas I see a lot as well, is in terms of almost what I call wishful thinking, [inaudible 00:19:16] call that magic. It's that magical thinking, but really wishing and hoping that a miracle will happen and that money will just miraculously show up. We say things like, "Oh, I know it's coming. If I just keep visualizing it enough, it'll all happen." And it's almost like it's wishful thinking. It's one of the, I think, big misunderstandings in the law of attraction, is if we just think it, it will happen. But we have to take action and inspired action steps in order to turn those ideas into something that becomes more tangible for us.

So it's also important as well, as I say, to understand some of those deeper levels of mindset, and particularly in the context of business. I'm going to return to this in just a moment, but I also want to share with you the difference now, in perhaps the entrepreneurial mindset compared to what more is traditionally known as the employee mindset. And why that is important inside of this program, because we're all here as business owners. And a lot of us have grown up with what I call an employee mindset, because we've probably had a lot of experience of being employed previously. That's the experience we probably had growing up in our families. It would be interesting to know how many people actually grew up in an entrepreneurial family. The chances are not the large majority. Because that's typically, when I ask that question, most people haven't come from entrepreneurs and lineage of entrepreneurs. They've come more from the employee side of things.

And again, there are very different mindsets that prevail. But if you're approaching life and business with an old outdated employee mindset, now trying to embark on an entrepreneurial journey, where you have to create your own income and wealth, that's really going to get you blocked and get you stuck. Because you want to have the mindset that's aligned with where you're going. So you're going to see that I have put together, like, a handout here so that you can have a comparison, but I definitely want to go over some of the key distinctions between the two. And the most important piece of this to take away in terms of a distinction, is inside of an employee mindset, as it relates to money, you show



up, you do the work - sometimes you don't even do it to the best of your ability - and you get a paycheck. So at some level, you're just taught to be present, show up, and the paycheck will come once or twice a month.

Now, the big distinction when you embark on your own journey of being an entrepreneur and being a business owner, is that there is no paycheck. You actually have to create it for yourself. So you have to learn how to create income, as opposed to waiting for it to land on your desk, or in your mailbox, or wherever else it was, in your bank account. And that actually is a huge distinction; don't underestimate the importance of that, because most of us have not been trained to create income. These are not conversations that we've been in. When we've been in school, we haven't been typically in conversations about how to actually generate income, how to create it for ourselves. We may have had courses on how to manage it, how to invest it, and some wise things to do with it, but rarely is it the conversation of actually how to create it, which is a huge distinction for an entrepreneur.

And so inside of that, there are also different distinctions of that mindset. So for an employee, oftentimes what they all value more is security and safety. What are some of the reasons that people don't leave their corporate jobs? They say so much they want to create that wealth for themselves, live life on their terms, but their stronger value is one of safety and security. And so getting that paycheck works really well for that person, because they can feel a level of safety and security inside of that. Now, I'm not actually going to go into whether that really is [inaudible 00:23:52] or not, but it's just giving it from a distinction. Whereas with the entrepreneur, the mindset there is that they value possibility over safety and security. It's the possibility of what they can create, the possibility of the level of income that they can generate, the level of impact that they can have. I call this being bold and playing bigger. It happens to be the tagline of the business. But it is around that possibility and really pushing the boundaries on what's possible for you, and the potential that you can then extend out into the world as well.

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In terms of investing, with the employee mentality, it's typically somebody else that invests in your growth, and the organization reaps the benefits. But from an entrepreneurial perspective, you have to take the lead in investing in your own growth. But the good news is that you get to reap the benefits, and your business will reap the benefits as well. From an employee perspective, you're often depending on others for resources, always looking at where are the resources, and we're looking to others. So we're not necessarily got a lot of dependence around self, inside of that. Whereas inside the entrepreneurial mindset, we've got to look for inner resourcefulness and really look to ourselves to come up with that level of resourcefulness and the resources.

Employees, as well, tend to be more reactive. Again, there's also not always a lot at stake, let's say, from a financial perspective. Now, of course, I'm not talking about bad performance and you lose a job. And of course, those things happen. But with the entrepreneur, it's really important to be proactive. Because when you're not proactive as an entrepreneur, you will see the impact of that immediately in your business, and typically, immediately in your bank account. Whereas with the employee, they're not going to see it as quickly.

Employees have to learn to play by the rules, the rules of the organization and the company that they work for. The entrepreneur is about creating your own rules. So I said earlier in terms of wealth, it's about what's the lifestyle that you want to have, like, what does living life on your own terms look like to you? You get to create that. You don't actually have to play by somebody else's rules anymore; you can create them for yourself. Again, from an income perspective, we were talking about the paycheck, but you receive a salary when you're an employee. But there is the potential for unlimited wealth as an entrepreneur. Reality is there is no ceiling on what's possible for you in terms of your income.

Now, we're going to be looking at glass ceilings and financial glass ceilings in a later module, but the reality is, if you are really willing to take the lead and create

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the business that you want on your terms, there is no limit to what's possible as an entrepreneur. We've seen massive success stories around that, that illustrate that that really is the truth. You are the boss versus reporting to the boss, okay? You get to grow your organization and you get to grow personally as well. That's a really important element. It's certainly very important around the subject of money that you have to grow personally with your relationship with money, in order to reap that financial success in your business. Because where you're not willing to grow, you will see that your business will stagnate. It will directly translate into, as I said, impacting our business. And this is where you get to create the vision as well of what's possible, rather than following the employee mindset, which is about following the vision of somebody else's. In your business, you create the vision, you create the vision and the dream that you want. You get to live it, you get to be more creative. Because it is your business, you can create it on your own terms. As opposed to typically when we're an employee, our creativity is stifled. They don't necessarily welcome all of our ideas, and we don't even dare to air them.

And the next point comes back to making that bigger impact and contribution. It's that when we are an employee, it can often be difficult to sense, like, "Where am I making an impact?" So you feel like you're working for somebody else. But as an entrepreneur, you are working to make a difference. That is the potential and the possibility that you have. You are working typically to make a difference. I know that pretty much everybody that I work with wants to make a difference at some level. And making that difference needs to start within your own lives.

If you can make a difference within your own life, you would be unstoppable in terms of what you can do for others. And then just the last two points there around the distinctions of those mindsets, is often the employee is looking at working to stop. And I'm not going to go into that in great depth here, but just quickly what that means, is it's often about "When's my next break? When's my time off. When is it the weekend? When do I get a day off? When is my lunch break?" It's often looking at "Where are the places that I stop this thing?" A lot of

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that comes from not living from passionate enjoyment. That's why I said that's such another important aspect in this conversation around wealth. When you really love what you do, time tends to pass by, and you love what you do, and you can get really engrossed in it. And I'm not saying you don't need rest; of course you do. That's an important piece.

But the entrepreneur is working to advance. So they're not working to stop; they're working to advance and to make progress. And particularly, they're working for freedom. And when I talk about freedom there, it is freedom of choice, ultimately. I think that's really what freedom comes down to, is being in a place of choice, not coming from a place of obligation. And having money and having more of it readily available, ultimately when we talk about financial freedom, I don't see it as that it gives us hundreds of thousands and millions in our bank accounts, which means at some grand old age, we stop and we never have to worry about it. I actually think that's a very outdated version of financial freedom, and one that very, very few people would ever be able to achieve.

So I think I'd be setting you up for failure at some level if it was just about you're going to accrue millions and millions, and then all of a sudden, stop. And why would you want to stop doing that thing that you love doing anyway? But for me, money gives us choices, and it's choices that create freedom. And I worked with a mentor once that said that really and truly the new definition of financial freedom for the entrepreneur is being able to create the level of wealth that you want when you want it, and really being confident that you can do that. And that is what true freedom is, that you don't feel constrained and that you know that you are in control, and you're creating the wealth that you want in your life.

So if we come back to the analogy of the iceberg for one moment, and we think about that piece that's above the surface of the water, if you haven't currently got the financial results and the wealth that you want in your life, that you say you want that's above the surface of the water, then it follows that what's going on beneath the surface of the water is just not in alignment. And again, that often is

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a huge unconscious aspect of forces that are pulling against us. And I want to share with you what I call money wounds, because these are often happening at an unconscious level. And they need some level of healing so that they're no longer holding you back, and that you can now move into closer alignment with what you want, and start to take the actions to get there. So it's like everything, you know? It's like a wound that we have even on our skin. When it's open, it's painful. It doesn't feel good. We don't want to touch it. We don't want to go there. And if we've got it in a certain part of our body, we can't even use that part of our body effectively until it's healed. And that's going to be exactly the same with your relationship with money and with wealth.

So let's take a look at what those money wounds are, because essentially, these are all about negative associations that you have beneath the surface of the water, around having greater wealth. That's really what that's about. Because if you didn't have a negative association and probably a host of negative associations, you would be where you want to be.

So first and foremost, the first money wound is that, as I said earlier, money is an emotionally charged subject for a lot of people. And emotionally charged in the sense that they either have a very positive reaction to it, like, "Woo hoo! Bring it on! I want lots of it." And they're totally excited and very driven by it. Or otherwise, a very negative association that can almost be at a level of contempt for money, hating it and just not something to talk about. It's almost like the necessary evil in their lives. And certainly can lead to, even if it's not as extreme as contempt, a lot of avoidance around money.

Now, we have to understand that those negative associations that we have at a deeper level will keep us, will prevent us from having more of it in our lives. And so the subconscious mind is often taking these negative associations on as beliefs and truths, that if they're left unexamined, we don't know what it is that's holding us back. So some of the classic negative associations that there can be around earning more money, especially for those of you that already feel like

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you're really working hard in your business and long hours, is that in order to make more money, you're just going to have to work really, really hard. It's going to involve you working all the hours that God sends, weekends, never getting a break. And that's not something you want. Or otherwise, it might be that it's pointless; it's going to take you forever to get to the level that you want. By that time, you're going to be old, and what's the point? So you sort of give up now. Well, you might have some stories that you're telling yourself, that people that have greater wealth are smarter than you. You've got to be really clever, and you've got to be well educated, be really smart and savvy.

Or perhaps as well, that others would take advantage of you if you were to have more, that feeling of if you had it, others would take advantage. Or otherwise, you might just lose it; it'll be immediately taken away from you. Or a very prevalent one is that others would judge you, that they'll judge you at some level on, "Who the heck do you think you are? Here you are now flaunting it, showing off, being vulgar because you've got this money, being selfish, being greedy." It's what I came back to in the early part of this module, it's those connotations of being a bad person, or in some level, that you've got the wealth by improper means. You didn't earn it honestly.

Another thing people say a lot is they have to pay taxes. "Well, I'll have to give so much away in taxes." Well, that's a good thing, because if you're actually paying taxes, it means that you're earning a lot more money. But yet, often we have a mindset around that, that means somebody else is going to take it away. But it shouldn't be a problem to pay taxes when you're earning more. "Others will want more from me." That's a little bit like the others will take it away from me, but the others would just become more demanding, more expectant of you if you have more. So there will be more demands placed on you. Or that you won't be considered a spiritual person, because now all of a sudden wealth and money has become something that's important to you.

So those are just some examples, but I would also encourage you to really dig

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back into your own lives growing up, and think about what were some of the stories that you heard around people that had money, and experiences that you had with money. Did you experience a lot of it as a child, and then losing it? Or otherwise, was it always a struggle? Did you grow up with a lot of tension and stress around money, and there never seemed to be enough? Or it seemed to be something for other people and not for you or not for your family. Or perhaps there was somebody that was known to you or your family growing up, that did represent wealth and having more money but they weren't a very likable person.

I always remember that a client once shared with me years ago, that all of a sudden, when we were having this conversation, it took her back to a very young age when her father became enraged at seeing somebody that had a lot of money, and all of the stories that he had and the judgments around that. There was a lot of bad language he used as well, but he really saw this person as a vile human being. I can't remember exactly what the language was, but it wasn't far off. It was incredibly strong. And so my client made a contract almost with herself that time, that she would never be that person, because being wealthy meant being vile.

And one thing I'd love to share with you right here and now, is that if money makes you more of who you already are. Money makes you more of who you already are. So if you are a generous, compassionate, loving person, and you really want to do good work in the world and pay it forward in a powerful way, money will be a fabulous tool to help you do that, and do it more easily. But of course, for those people that aren't particularly pleasant to be around, that are mean-spirited, mean-hearted, it would make them more. Money makes you more of who you already are. And I think that's good news, because I know from my community, there's a lot of people that really want to do good. And money will really help you there. So think about what those stories were that you grew up with, and perhaps now some of the negative associations that you are holding beneath the surface of the water in terms of earning more. Because at one level, they're holding you back.

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Let's move on to the next, what I call, money wound. This one is not making money a priority. It's not valuing it as a priority in your life so that you really get it taken care of. And again, we can look at why that happens, because a lot of people don't like to speak about it. These money conversations haven't been something they've grown up with. At some level, many of us were taught that yes, money is bad and we should ignore it and not make it a priority. But yet, what that can end up doing, is we sort of push it under the carpet and we ignore it. And money ultimately will get your attention one way or the other. It will always get your attention. And for most people, it's getting their attention when it's running out, when there's a lot of stress around it. And it's getting their attention negatively. You want to make sure that it's getting your attention positively.

So when you don't make money and wealth a priority in your life, what that often looks like is you're just getting by. You settle for second best. You're settling for just enough, and tolerating a level of life and standards that are less than you really, really want. It's settling for second best. And I almost call it tolerating, because with tolerating, it can go on for so long but we just no longer even notice it. It's like the dripping of the tap, the water; we just don't even notice it after a while. But it can be like slow torture. And so by not making money a priority and really getting this aspect taken care of, you're settling for second best and less than just enough, rather than going for what you really really want.

And when we come back to that entrepreneurial mindset, the entrepreneurs have the ability to really create life on their terms and really go for what they want, and design it in a way that works for them. The third wound is they're not having a strategy, not having a strategy in place to actually create the wealth and the income that you want. So again, this one comes back to wishful thinking. It's almost like wishing and hoping, dreaming that it will all work out, but there's not a strategy. And the strategy really is as simple as: "If that's my goal, what are the different ways that I can achieve it? How can I get there? What do I need to do?" And again, taking action is a really important aspect of that. But without a



strategy, it just remains a dream.

Now, once you actually got your strategy of how you might actually go about creating the wealth that you want, you then have to put together the plan, the action steps of what you're going to do next. And that's often another money wound, is that some people perhaps have the strategy, they've developed the plan, and now they don't follow through on it. You even worked out the steps that you could actually take to take action, and start to change it. And yet, you're not moving forward to that. And that often is indicative of what's going on beneath the surface, those deeply held beliefs and assumptions that hold you back. But ultimately, in order to really break through those patterns that are going on beneath the surface, what you have to do is start to create a new experience for yourself. As I say, think just changing your thoughts is only one aspect of it, and often it's about the awareness of the thoughts, and then taking action in the opposite direction. It's taking action in the direction that's going to get you where you want to go. And it's as you start to take action and get a new experience from taking that action that then you start to actually change what's going on beneath the surface. Because now you've got evidence that say, "Hang on a minute. That just might not be true. I thought that that was true for a while, but now I'm actually seeing something else. Perhaps that's not true."

A really big money wound for a lot of people is this next one that I'm going to share with you, and that's the one that I'm going to call money shame. And I know that's a really strong word, but it can look like embarrassment as well. But shame and guilt around what's happened to us in the past, perhaps the way we've handled money, when we've lost money, when we've made bad financial decisions, or shame around the fact that we really haven't got the financial house in order. Sometimes it can also be the flipside of that, is guilt about having more, feeling guilty about having more. What it means is we actually almost want to avoid it. But this is a really big one, because as I said to you, money is a very emotional subject for a lot of people, and it's not something that we talk about.

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So when we've got what I call money messes behind the scenes, the truth is it's probably not many people need to know about them. It's not the kind of thing that's going to come up in an everyday conversation, but you as a business owner know about it. And so you can be carrying that around with you. And particularly some of the stories that can affect women, I think somewhat more than men around money, is that traditionally women haven't taken care of the finances. Traditionally, women perhaps haven't been as proficient in maths as guys have been. I certainly, when I was growing up in high school, was really hopeless in maths. I mean, I just scraped by. Fortunately, I was just good enough with the basic adding up and subtraction, but that was a story that I carried around for a long time. And as a result of that, felt stupid. So I had a lot of shame around it. And also with some of the decisions and the messes that I got myself into in the past, I was really feeling embarrassed.

And this is probably I think one of the most potentially dangerous wounds, because it stops people getting the help that they need. They just hide it and hope that it will get all better. And it's not going to sort itself out by itself; we typically do need help and guidance to move to that next level. And that's why I said to you, you have to be compassionate to yourself here and really come from a place of non-judgment. Whatever happened in the past does not mean that it has to carry on in the future. And this is why today's module has been around really looking at those deeper levels of mindset and some of those pieces that are holding you back, and now uncovering some of what those money wounds might be for you, so that you've got more awareness. But the truth is you can change today. It's all about just making a decision that you're going to now create a future that is really desirable, something that you feel really excited about, and that you are going to win at this game called wealth, build a lucrative business, and heal some of your money wounds, and uncover some of those limiting beliefs and patterns that have held you back, so that you're bringing a lot more awareness.

And my invitation to you today is to really say that this is the place that you draw

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a line in the sand. And first and foremost, forgive yourself for anything that you've created up to this point, because that was created with the older version of you. And now you can start to create from the new version of you, as you start to build these skills and awareness to move forward with. And the truth of the matter is, if we look at the way we learn as human beings and we actually grow, we learn most from our mistakes. Our mistakes are the most important teachings to us. It'd be lovely to say that we learned from our successes, but we learn so much more from our mistakes. And yes, sometimes they can be really painful mistakes as well. But if we continually focus on where we failed, and we give ourselves a hard time about that and we beat ourselves up about that, we'll never get to where we want. But if we accept that we are going to be imperfect, it's not going to be absolutely perfect along the way, it's a process. And that our mistakes are there to teach us, and that the mistakes in the past can really now translate into triumphs in the future.

So as business owners, we really have to get clear that money is important. In a business, it's like the oxygen to a business. Without money coming in, you will go out of business. You'll struggle. You won't be able to pay the bills, you won't be able to have the impact that you want. I often joke but only half joking really, if you're not got money coming into your business, you're probably running a non-profit. And that's not necessarily what you set out to do. Because the truth is when you're successful in your business, you are able to create the life that you want, have the income and the impact that you want. And your business is a very powerful self-expression for you, of your gifts, of your creativity, of what you want to bring out into the world. But without money, all of that would stagnate. It just won't be possible.

What's interesting as well, is we become uncomfortable with this conversation, because as I say, because of a lot of what's going on beneath the surface, coming back to that iceberg. But in reality, for those of us that live in the western world, money is probably a level of importance after air and water. You know, we don't question how much air we can have, and worry that it's going to all of a

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sudden disappear. And we can only survive a very, very short amount of time, a matter of minutes, without air. It's fundamental to our survival. Water, we can go a little bit longer, but again, very short matter of time before we simply can't survive if we don't have water.

Now, arguably so, we could say the next most important thing is food. But most of us live in a world where we need money in order to get food. And without that, we simply are not going to be able to survive. So money touches every aspect of our lives, and it most definitely will inform the decisions we make, the choices that are available to us. So we have to become comfortable with it, in the same way that you wouldn't question asking for more air, or asking for more water. Why would you question asking for more money and more wealth in your life, so that you can have that bigger impact?

So I've given you some assignments as well, to complete this module, because it's really important to understand and say what's going on beneath the surface, what are those forces that are holding you back, some of those beliefs that you've got, the negative emotions particularly that are associated with money, with having greater wealth. Because it's a lot of the emotional response that actually will show up again later in your business. Because the emotional responses actually get locked into us at a very early age. So just to illustrate that by a way of an example, very transparently, growing up, I remember my parents, they actually did divorce when I was about twelve, but I remember a lot of arguments around money growing up. There never seemed to be enough. There was a lot of tension surrounding it. And I remember the friction between my parents. And so that was something that was pretty painful growing up.

There were also stories that I overheard around people who could earn lots of money, and people that didn't. And we were considered a family that we would never have a lot of money. I always remember my mother saying things like, "People like us will never have that kind of an income." So these were a lot of unconscious things that I was carrying through my life. And what I didn't realize,

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unconsciously, was this sort of negative emotion that said the pain associated with that, meant that I went into a pattern of avoidance. So I wasn't looking at the important things that would bring money into my business. I wasn't looking at numbers in my business; I was avoiding money conversations, and feeling very awkward and ill at ease with those. And in fact, there's...Again, I won't share the whole story now, but there was a time when I used to think that my problems would be solved just by having more money, and a lot of people think that. They think, "Well, I don't need to do the work. If I just get more money, it will solve the problem."

And in module three, I'm going to be sharing with you the different money personalities that we have, and why just getting more money doesn't solve the problem. We actually have to look at our different strengths and weaknesses inside of our own money personality as well. But I really believed that having more would solve the problem, until I nearly went bankrupt. And it was avoidance that meant that I was headed to that destination that wasn't a particularly pleasant one. And hence why I was so passionate about sharing this with you now, because I'm not coming from a place that I've got it all worked out. I've made tremendous progress, and continue to. And this will be a life journey, and can barely believe where I am today in relation to where I started from. And that's an amazing gift.

But again, I'm teaching this from a perspective of I had to learn some hard lessons. I know what it was like to feel a lot of embarrassment and shame around my own head in the sand approach to money. So you definitely want to be thinking about particularly your emotional responses, what are the primary emotions that really come up for you around money. Because that's going to be an important part of the journey. So I've put together some questions for you. Do the work, work through it. If you need some extra support or some insights or anything that's coming up from you, share them as well within the Facebook community. You don't have to wait until the next Q & A session. And you'll find all of the work sheets there in the resource area. And once we've started to look at,



you've uncovered that mindset that's been holding you back - inevitably we know that because if it wasn't, you'd be where you want to be - the next step is we're going to go into creating that winning future for you, which is really exciting. And that you can see that you get to create life and business on your terms, and see what a positive tool for doing good money can be and having greater wealth in your own life, and the ripple effect that that can create.

So I'm really excited about taking you through this next stage. Do the work, ask any questions, share any insights, and I look forward to connecting with you on module two.

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